

Document Page 1 of 7
 FORM 3015-1 CHAPTER 13 PLAN
 UNITED STATES BANKRUPTCY COURT
 DISTRICT OF MINNESOTA

IN RE:

MODIFIED CHAPTER 13 PLAN

DATE 6/2/2014

CASE NO. 14-41747

BRUCE AND AMIE BORDWELL
-----**1. DEBTOR'S PAYMENTS TO TRUSTEE**

a. As of the date of the plan, debtor has paid the trustee

\$0.00

b. After the date of this plan, debtor will pay the trustee
days after the order for relief, then

\$195.00 per month for

38 months beginning within 30 days

\$1,062.00 per month for

22 months beginning July 2017

for a total of \$30,774.00 The minimum plan length 60 months from the date of the initial plan payment

unless all allowed claims are paid in a shorter time.

c. The debtor will also pay the trustee:

\$0.00

d. The Debtor will pay the trustee a total of:

\$30,774.00

{line 1a + line 1b +line 1c}

2. PAYMENTS BY TRUSTEE The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments or,

\$3,077.40

{line 1d x .10}

3. ADEQUATE PROTECTION PAYMENTS 1326 (a) (1) C)

The trustee will promptly pay from available funds adequate protection payments to

creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

<i>Creditor</i>	<i>Monthly Payment</i>	<i>Number of Month</i>	<i>TOTAL PAYMENTS</i>
a.			\$0.00
b.			
d. TOTAL			\$0.00

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES §365 - The debtor assumes the following executory contracts or unexpired leases.

Cure provisions, if any, are set forth in # 7

<i>Creditor</i>	<i>Description of Property</i>
a.	
b.	

5. CLAIMS NOT IN DEFAULT Payments on the following claims are current and the debtor will continue to make all payments which come due after the date the petition was filed directly to the to the to the creditors. The creditors will retain their liens. The creditor can continue to invoice the debtor.

<i>Creditor</i>	<i>Description of Property</i>
a.NATIONSTAR MORTGAGE	HOME
b GREAT RIVER FED CU	2007 FORD F150
c.	
d.GREAT RIVER FED CU	2005 CHRYSLER ASPEN

6. HOME MORTGAGES IN DEFAULT (sec. 1322(b)(5) and 1322 (e)). The trustee will cure defaults on the following claims secured only by asecurity interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. **All following entries are estimates.** The trustee will pay the actual amounts of default.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Payment</i>	<i>Beginning in Month #</i>	<i>Number of payment:</i>	<i>TOTAL PAYMENTS</i>
a.CHASE HOME FINANCE	\$1,096.30	\$55.50	1	22	\$1,208.00
b.					
c.					
d. TOTAL	\$1,096.30	\$55.50			\$1,208.00

7. SECURED CLAIMS IN DEFAULT (§ 1322(b)(3) and (5) and §1322(e)) The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. All following entries are estimates, except for interest rate.

Creditor	Amount of Default	Int. Rate (if applicable)	Payment	Beginning in Month #	Number of payments	TOTAL PAYMENTS
----------	----------------------	------------------------------	---------	-------------------------	-----------------------	-------------------

b.

c. other \$0.00 \$0.00

8. OTHER SECURED CLAIMS SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)] The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge.

NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. §1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Amount of Claim	Secured Claim	Interest Rate	Beginning in Month #	Monthly x Payments	Number of = Payments	Payments on (Adequate) Account of Claim	Protection from #3	TOTAL PAYMENTS
----------	--------------------	------------------	------------------	-------------------------	-----------------------	----------------------------	--	-----------------------	-------------------

a.

b.

c. Total \$0.00 \$0.00 \$0.00

9. PRIORITY CLAIMS the trustee will pay in full all claims entitled to priority under §507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Amount of Claim	Monthly Payment	Month #	Number of payment	TOTAL PAYMENTS
a. Attorney's fees	\$2,250.00	\$120.00	1	19	\$2,250.00
b. IRS	\$1,000.00	PRORATA	14		\$1,000.00
c. MN DEPT REVENUE	\$721.00	PRORATA	14		\$721.00
f. TOTAL	\$3,971.00				\$3,971.00

10. SEPARATE CLASS OF UNSECURED CREDITORS In addition to the class of unsecured creditors specified in #11, there shall be separate classes of non-priority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Interest Rate (if any)	Claim Amount	Payment	Number of Payments	TOTAL PAYMENTS
----------	---------------------------	-----------------	---------	-----------------------	-------------------

a.

b.

c. TOTAL \$0.00 \$0.00

11. TIMELY FILED UNSECURED CREDITORS The trustee will pay the holders of non-priority unsecured claims for which proofs of claim were timely filed, the balance of all payments received by the trustee and not paid under # 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$22,517.60 line 1(d) minus lines 2, 6(d), 7(d) and 8(d), 9 (f) and 10)].

a. The debtor estimates that the total unsecured claims by creditors listed in paragraph 8 are \$0.00

b. The debtor estimates that the total unsecured claims (excluding those in #8 & #10) are \$60,513.00

c. Total estimated unsecured claims are \$ line 11(a) + line 11 (b). \$60,513.00

12. TARDILY FILED UNSECURED CREDITORS All money paid by the debtor to the trustee under #1 but not distributed but not distributed by the trustee under #2,3,6,7,8, 9, 10 or 11 will be paid to the holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. OTHER PROVISIONS The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Income withholding for on-going child support will continue.

THE US DEPT OF EDUCATION WILL BE PAID DIRECTLY FOR 3 STUDENT LOANS.

The debtors shall send the Trustee each year during the Chapter 13 Plan copies of their federal and state income tax returns at the time they are filed. The debtors shall also promptly report to the Trustee the receipt of any state and federal tax refunds for the duration of this Chapter 13 case and shall be entitled to retain the first \$2,000 plus any earned income credit (EIC). Any remaining amounts shall be turned over to the Chapter 13 trustee as additional plan payments.

Pursuant to 11 U.S.C. Section 1305, a proof of claim may be filed by any entity that holds a claim against the debtor(s) for taxes that become payable to a governmental unit while the case is pending. The trustee shall only pay 11 U.S.C. Section 1305 claims attributable to the taxable year in which the case concerning such debtor(s) was filed, and only to the extent funds are available.

14. SUMMARY OF PAYMENTS-

Trustee's fee [line 2].....	\$3,077.40
Home Mortgage Defaults [line 6(d)].....	\$1,208.00
Claims in defaults [line 7(d)].	\$0.00
Other Secured Claims [line 8(d)].....	\$0.00
Priority claims [line 9f].....	\$3,971.00
Separate Class [line 10(C)].....	\$0.00
Unsecured Creditors [line 11].....	\$22,517.60
TOTAL [must equal line 1(d)].....	\$30,774.00

ROBERT L KALENDA
919 WEST ST GERMAIN ST STE 2000
ST CLOUD MN 56301
(320)255-8840

SIGNED: /e/ Bruce Bordwell
DEBTOR

SIGNED: /e/ Amie Bordwell
JOINT DEBTOR

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Bruce and Amie Bordwell,

Bky.No 14-41747

Debtors.

Chapter 13 Bankruptcy

NOTICE OF MODIFICATION OF
CHAPTER 13 PLAN BEFORE CONFIRMATION

TO: ALL INTERESTED PARTIES

1. Pursuant to Local Rule 3015-2, the debtors, by their attorney, Robert L. Kalenda, give notice that the court will hold a confirmation hearing on the modified Chapter 13 plan at 10:00 a.m. on July 31, 2014, in Courtroom 8 West, 300 South 4th Street, US Courthouse, Minneapolis, Minnesota.

Dated: 6-27-14

KALENDA LAW OFFICE

By: /e/ Robert L. Kalenda
Robert L. Kalenda
Attorney for debtor
919 West St. Germain, Suite 2000
St. Cloud, MN 56301
(320) 255-8840
MN Registration #53260

UNSWORN CERTIFICATE OF SERVICE

I, Dana E. Thomsen, declare under penalty of perjury that on June, 27, 2014, I mailed copies of the foregoing Amended Chapter 13 Plan and Notice of Modification of Chapter 13 Plan Before Confirmation In Re: Bruce and Amie Bordwell Bky. No. 14-41747 by first class mail postage prepaid to each entity named below at the address stated below for each entity:

Interested Parties on attached service list

Executed on: 6.27.14

Signed: 

Dana E. Thomsen
KALENDA LAW OFFICE
919 West St. Germain, Suite 2000
St. Cloud, MN 56301

BRUCE J BORDWELL
5523 HIGHLAND TRAIL
BIG LAKE MN 55309

AMIE L BORDWELL
5523 HIGHLAND TRAIL
BIG LAKE MN 55309

AMERICAN EXPRESS
PO BOX 981537
EL PASO TX 79998-1537

CHASE MORTGAGE
PO BOX 24696
COLUMBUS OH 43224-0696

CITICARDS CBNA
701 EAST 60TH STREET N
SIOUX FALLS SD 57104

COMENITY BANK ANN TAYLOR
P BOX 182789
COLUMBUS OH 43217-2789

GREAT RIVER FEDERAL CREDIT
UNION
1532 ST GERMAIN ST W
ST CLOUD MN 56301

KOHL'S
PO BOX 3115
MILWAUKEE WI 53201

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS TX 75265-0783

US DEPARTMENT OF EDUCATION
PO BOX 7860
MADISON WI 53707-7860

USSET WEINGARDEN & LIEBO
PLLP
4500 PARK GLEN ROAD STE
300
MINNEAPOLIS MN 55416

WELLS FARGO CARD SERVICES
CREDIT BUREAU RESOLUTION
PO BOX 14517
DES MOINES IA 50306

WORLDS FOREMOST BANK
4800 NW 1ST STREET
STE 300
LINCOLN NE 68521

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:
**BRUCE J BORDWELL and AMIE L
BORDWELL**

SIGNATURE DECLARATION

Debtor(s).

Case No. 14-41747

☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
☐ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
☒ MODIFIED CHAPTER 13 PLAN
☐ OTHER (Please describe: _____)

I [We], the undersigned debtor(s) or authorized representative of the debtor, ***make the following declarations under penalty of perjury:***

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- **[individual debtors only]** If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 6/25/14

X 
Signature of Debtor or Authorized Representative

BRUCE J BORDWELL

Printed Name of Debtor or Authorized Representative

X 
Signature of Joint Debtor

AMIE L BORDWELL

Printed Name of Joint Debtor